



Comprehensive health insurance for uninsurable Tennesseans.

www.CoverTN.gov or 1-866-COVERTN

Eligibility

- No income determination, no asset test
- US citizen or qualified legal alien
- Tennessee resident (6 months)
- Age 19 and over
- Uninsurable by medical or insurance determination
 - A doctor's statement that applicant has one of 55 medical conditions pre-approved for presumptive eligibility
 - Denial by two unaffiliated insurance carriers for individual coverage due to a health-related condition
 - Qualification through an AccessTN contracted underwriting process
- "Go Bare" (without health coverage): 6 months
- No access to insurance at time of application
- Exhausted continuation coverage (including COBRA)

Benefits

- Comprehensive health coverage
- Benefits modeled on state employee health plan
- Guaranteed issue; No one will be denied coverage because they have a pre-existing medical condition

Special for TennCare Disenrollees

- Of the estimated 6,000 positions available in AccessTN, 75% will be reserved for those disenrolled from TennCare due to reform.
- These "reserved positions" will only be available for up to 60 days after AccessTN opens, or when all positions have been filled.
- For a 60 day period, individuals disenrolled from TennCare as part of reform with a HIPAA policy will NOT have to go six months without health insurance before being eligible for AccessTN coverage. Rates for these plans will be slightly higher.

Premium Assistance

- Will be available for applicants up to 250% of federal poverty level, up to an annual household income of \$60,000
- Is limited to available funding; not all of those meeting eligibility criteria will necessarily qualify
- Will range from 30% of premium to 75% of premium based on household income
- Will only be available for Plan 1000, which has the lowest deductible and highest premiums.

It is time we re-implement and modernize the high-risk pool we once had in Tennessee. AccessTN will enable Tennesseans to purchase coverage who have sufficient income but can't buy insurance because of their pre-existing health conditions.

-- Governor Phil Bredesen



Premiums

ACCESSTN: Defining Target Weight at BMI of less than 30			
Height			Target Weight
4 feet	10 inches		142
4 feet	11 inches		147
5 feet	even		152
5 feet	1 inches		157
5 feet	2 inches		163
5 feet	3 inches		168
5 feet	4 inches		173
5 feet	5 inches		179
5 feet	6 inches		185
5 feet	7 inches		190
5 feet	8 inches		196
5 feet	9 inches		202
5 feet	10 inches		208
5 feet	11 inches		214
6 feet	even		220
6 feet	1 inches		226
6 feet	2 inches		232
6 feet	3 inches		239
6 feet	4 inches		245
6 feet	5 inches		252

Plan 1000*: \$1000 deductible				
	Target Weight & Below		Above Target Weight	
	Non Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
<30	\$387	\$445	\$430	\$494
30-39	\$450	\$517	\$500	\$574
40-49	\$546	\$628	\$ 607	\$698
50-59	\$649	\$747	\$722	\$830
60-64	\$766	\$881	\$851	\$979
65+	\$904	\$1,040	\$1,005	\$1,156

Plan 2500*: \$2500 deductible (HSA Eligible)				
	Target Weight & Below		Above Target Weight	
	Non Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
<30	\$318	\$366	\$353	\$406
30-39	\$369	\$425	\$410	\$472
40-49	\$449	\$516	\$498	\$573
50-59	\$534	\$614	\$593	\$682
60-64	\$630	\$724	\$699	\$804
65+	\$743	\$855	\$826	\$950

Plan 5000*: \$5000 deductible				
	Target Weight & Below		Above Target Weight	
	Non Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
<30	\$273	\$313	\$303	\$348
30-39	\$317	\$364	\$352	\$404
40-49	\$384	\$442	\$427	\$491
50-59	\$457	\$526	\$508	\$584
60-64	\$539	\$620	\$599	\$689
65+	\$637	\$732	\$708	\$814

* Rates will be slightly higher for TennCare disenrollees applying to transfer into AccessTN from a HIPAA plan.

AccessTN Income Guidelines for Premium Assistance				
Persons in Household	Federal Poverty Level (FPL)	150% FPL	200% FPL	250% FPL
1	\$10,210	\$15,315	\$20,420	\$25,525
2	\$13,690	\$20,535	\$27,380	\$34,225
3	\$17,170	\$25,755	\$34,340	\$42,925
4	\$20,650	\$30,975	\$41,300	\$51,625
5	\$24,130	\$36,195	\$48,260	up to \$60,000
6	\$27,610	\$41,415	\$55,220	up to \$60,000
7	\$31,090	\$46,635	up to \$60,000	up to \$60,000
8	\$34,570	\$51,855	up to \$60,000	up to \$60,000
Premium Assistance	75% Non-Tobacco, at Target Weight or Below	70% Non-Tobacco, at Target Weight or Below	50% Non-Tobacco, at Target Weight or Below	30% Non-Tobacco, at Target Weight or Below
Applicant would pay	25% Non-Tobacco, at Target Weight or Below + variation based on weight and tobacco status; subject to maximum contribution	30% Non-Tobacco, at Target Weight or Below + variation based on weight and tobacco status; subject to maximum contribution	50% Non-Tobacco, at Target Weight or Below + variation based on weight and tobacco status; subject to maximum contribution	70% Non-Tobacco, at Target Weight or Below + variation based on weight and tobacco status; subject to maximum contribution